

WORTHINGTON FEDERAL BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions
	05/15/2009	32649	1
Selected balance and off-balance sheet items	2011	2012	%chg from prev
	\$ millions	\$ millions	
Assets	\$174	\$160	-7.9%
Loans	\$136	\$122	-10.1%
Construction & development	\$21	\$17	-22.6%
Closed-end 1-4 family residential	\$55	\$46	-16.0%
Home equity	\$7	\$10	52.5%
Credit card	\$0	\$0	
Other consumer	\$2	\$0	-86.5%
Commercial & Industrial	\$11	\$7	-36.8%
Commercial real estate	\$33	\$33	1.4%
Unused commitments	\$21	\$10	-49.8%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-23.1%
Asset-backed securities	\$0	\$0	
Other securities	\$0	\$1	
Cash & balances due	\$14	\$18	31.7%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$0	\$0	
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$0	\$0	
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$156	\$142	-8.6%
Deposits	\$136	\$128	-6.2%
Total other borrowings	\$19	\$14	-26.4%
FHLB advances	\$0	\$14	
Equity			
Equity capital at quarter end	\$18	\$18	-1.3%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA
Performance Ratios			
Tier 1 leverage ratio	8.8%	8.8%	--
Tier 1 risk based capital ratio	12.3%	12.7%	--
Total risk based capital ratio	13.6%	14.0%	--
Return on equity ¹	-6.7%	2.9%	--
Return on assets ¹	-0.7%	0.3%	--
Net interest margin ¹	4.1%	3.8%	--
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	24.1%	42.0%	--
Loss provision to net charge-offs (qtr)	115.8%	66.1%	--
Net charge-offs to average loans and leases ¹	2.7%	1.5%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	2011	2012	2011
			2012
Construction & development	11.7%	12.7%	0.1%
Closed-end 1-4 family residential	4.8%	3.0%	0.0%
Home equity	0.5%	0.7%	3.6%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	11.2%	0.0%
Commercial & Industrial	1.7%	3.2%	0.0%
Commercial real estate	3.9%	7.9%	2.0%
Total loans	4.9%	5.2%	0.7%